6/30/11 10:54:44 3 DK W BK 660 PG 285 V DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Prepared by:

Fearnley & Califf, PLLC Linda J. Mathis, Attorney - MS Bar Number: 9183 6389 N. Quail Hollow Road Southaven, MS 38671

901-682-5668

STATE OF MISSISSIPPI

Return to:

Fearnley & Califf, PLLC 7028 Flower Creek Drive - Suite C Southaven, MS 38671 Phone No.: 662-536-4907

FHA CASE NO.: 281-272399

COUNTY OF DeSoto

SPECIAL WARRANTY DEED

INDEXING INSTRUCTIONS: Lot 243, Ph 2, Sec E, Kingston West S/D, Sec 28, T1S, R8W, Plat Book 60, Page 30, DeSoto Co, MS

This Indenture, made this 22 day of 2011, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), and other good and valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged,

Shaun Donovan, Secretary of Housing and Urban Development of Washington, D.C., (Grantor)

40 Marietta Street Five Points Plaza Atlanta, GA 30303 (404) 331-4576 No Second Number

party of the first part, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto,

Robert Lancaster, (Grantee(s)) 1960 Konowa Hernando, MS 38632 (901) 849-5865 No Second Number

, party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi, and being more particularly described as follows, to-wit:

Lot 243, Phase 2, Section E, Kingston West Subdivision, situated in Section 28, Township 1 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 60, Page 30, in the Chancery Clerk's Office of DeSoto County, MS.

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

This Deed not to be in effect until: June 28, 2011

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the Grantee(s), forever, in fee simple; and the Grantor specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the Grantor.

Subject to any and all prior and outstanding leases, exceptions, reservations and/or conveyances of oil, gas and/or other minerals and any geothermal energy resources lying in, on and under the above described property.

Subject to any environmental condition existing upon the subject property which would cause said property to be in violation of any State and/or Federal Environmental Protection Act.

Subject to any and all covenants, restrictions, easements, conditions and rights-of-way, whether of record or of use, which affect the real property, hereby conveyed; and subject to any state of facts an accurate survey would show.

Secretary of Housing and Urban Development

By: PEMCO Limited
Its: Authorized Signatory

STATE OF **GEORGIA**COUNTY OF **FULTON**

Personally appeared before me, the undersigned authority in and for said county and state, on this day of _______, 2011, within my jurisdiction, the within named who acknowledged to me that she/he with is HUD's Delegated Authority of PEMCO Limited, and has set her/his hand and seal for and on behalf of the said the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 4837-D-57 (July 25, 2005), as amended, and as the act and deed of said an LTD and the Secretary of Housing and Urban Development, she/he executed the above and foregoing instrument, after first having been duly authorized by said an LTD and the Secretary of Housing and Urban Development so to do.

My Commission Expires: _

NOTARY PUBLIC

NICHOLAUS A. RICE

LTON COUNTY, GEORGIA NOTARY PUBLIC

COMMISSION EXPIRES FEBRUARY 71H, 2015

(Seal)

Parcel No.:

1 08 8 28 17 0 00243 00

2/1/2012

Mail Tax Bills to:

Robert Lancaster 1960 Konowa Hernando, MS 38632

Hemando, Wis 3003

Property Address:

4121 Penwell Dr. Horn Lake, MS 38637

Prepared by:

Fearnley & Califf, PLLC 6389 N. Quail Hollow Road Southaven, MS 38671 Phone No.: 901 682-5668

Linda J. Mathis, Attorney - MS Bar Number: 9183

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